



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. WELL0027	Serial No.: 10/072,729
	Applicant: Magruder et al. Filing Date: 2/7/02	Group Unassigned

U.S. Patent Documents

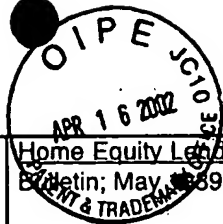
Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>jm</i>	A	4,876,648	10/24/89	Lloyd	364	408	1/12/88
<i>jm</i>	B	5,220,501	6/15/93	Lawlor et al.	364	408	12/8/89
<i>jm</i>	C	5,673,402	9/30/97	Ryan et al.	395	238	8/17/92
<i>jm</i>	D	5,689,649	11/18/97	Altman et al.	395	236	3/1/91
<i>jm</i>	E	5,852,811	12/22/98	Atkins	705	36	7/25/94
<i>jm</i>	F	5,866,889	2/2/99	Weiss et al.	235	379	6/7/95
<i>jm</i>	G	5,884,285	3/16/99	Atkins	705	36	1/16/92
<i>jm</i>	H	5,911,136	6/8/99	Atkins	705	36	3/26/97
<i>jm</i>	I	5,966,700	10/12/99	Gould et al.	705	38	12/23/97
<i>jm</i>	J	5,991,745	11/23/99	Kiritz	705	38	1/22/97
<i>jm</i>	K	6,012,044	1/4/00	Maggioncalda et al.	705	36	5/25/99
<i>jm</i>	L	6,012,047	1/4/00	Mazonas et al.	705	38	11/21/95
<i>jm</i>	M	6,049,782	4/11/00	Gottesman et al.	705	35	5/31/96
<i>jm</i>	N	6,076,072	6/13/00	Libman	705	34	4/15/97
<i>jm</i>	O	6,131,810	10/17/00	Weiss et al.	235	379	2/1/99
<i>jm</i>	P	6,167,384	12/26/00	Graff	705	35	9/1/98
<i>jm</i>	Q	6,192,349	2/20/01	Graff	705	36	8/14/98
<i>jm</i>	R	6,202,054	3/13/01	Lawlor et al.	705	42	2/6/98
<i>jm</i>	S	6,233,566	5/15/01	Levine et al.	705	37	3/18/99
<i>jm</i>	T	6,253,191	6/26/01	Hoffman	705	35	1/20/00
<i>jm</i>	U	6,269,347	7/31/01	Berger	705	38	11/17/98

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>jm</i>	V	<u>Home Mortgages Can be More Than Just Debit-</u> Michael A. Johnston; Manage; August/September 2000
	W	<u>Recent Developments in Home Equity Lending-</u> Glenn B. Canner, Thomas A. Durkin, Charles A. Lockett; Federal Reserve Bulletin; April 1998



<i>me</i>	X	<u>Home Equity Lending</u> - Glenn B. Canner, and Charles A. Luckett; Federal Reserve Bulletin; May 1989.
<i>me</i>	Y	<u>Online Financial Essential Internet Services (includes related articles on web sites with investment tools and advice, retirement planning, tax preparation, home buying, insurance and online trading as well as the Editor's Choice)</u> ; Jan Ozer; PC Magazine; February 24, 1998
<i>me</i>	Z	<u>Portfolio Accounting/Management Systems</u> ; Wall Street & Technology; Annual 1994
<i>me</i>	Aa	<u>Need \$10,000? \$50,000? \$250,000? (Finding the right source for cash for a small business)</u> ; Linda Stern; Home Office Computing; September 1992
<i>me</i>	Bb	<u>Financial Managers: Keeping Track of Your Personal Accounts</u> ; Donald B. Trivette; PC Magazine; December 27, 1988
<i>me</i>	Cc	<u>Debit's on Top: Products and Services Growth Trends</u> ; Mary Mink; Credit Union Executive; November/December 1994
<i>me</i>	Dd	<u>Wholesale Giants</u> ; Tom Lamalfa; Mortgage Banking; May 1995
<i>me</i>	Ee	<u>Recent Developments in Home Equity Lending</u> ; Glenn B. Canner, Thomas A. Durkin, Charles A. Luckett; Federal Reserve Bulletin; April 1998
	Ff	<u>Spatio-Temporal Modeling of Residential Sales Data</u> ; Alan Gelfand Sujit; 1995
	Gg	<u>The Place of Risk-Management in financial Institutions</u> ; Santomero Oldfield; 1995
	Hh	<u>A Mean Value-At-Risk Framework for Speculating and Hedging</u> ; Leo Constantino Tay
	Ii	<u>The Effects of Changes in Ownership</u> ; Rebel Cole Board
	Jj	<u>Moral Hazard in Home Equity Conversion</u> ; Robert Shiller
	Kk	<u>Spatially Disaggregated Real Estate Indices</u> ; Edwin Iverson Jr.
	Ll	<u>Benefits for Homeowners From Mortgage Portfolios Retained</u> ; Allstate Professor of...
	Mm	<u>Corporate Hedging in the Insurance Industry: The Use of ...</u> ; David Cummins, 1997
	Nn	<u>Residential Mobility, Housing Tenure and the Labour Market in ...</u> ; Ben Bheim, and...
Examiner <i>[Signature]</i>		Date Considered <i>1/22/07</i>

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.